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APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
09/579,568	05/26/2000	Michael L. Grandcolas	CITI0163	7591
27510 75	90 11/02/2004		EXAMINER	
KILPATRICK STOCKTON LLP 607 14TH STREET, N.W.			KARMIS, STEFANOS	
WASHINGTON	•		ART UNIT	PAPER NUMBER
	•		3624	
			DATE MAIL ED: 11/02/2004	1

Please find below and/or attached an Office communication concerning this application or proceeding.

X		Application No.	Applicant(s)			
$^{\prime}$	0.00	09/579,568	GRANDCOLAS ET AL.			
\	Office Action Summary	Examiner	Art Unit			
	The MAN INC DATE of this agreeming tion and	Stefano Karmis	3624			
Period fo	The MAILING DATE of this communication app r Reply ORTENED STATUTORY PERIOD FOR REPLY					
THE N - Exten after 3 - If the - If NO - Failur Any re	MAILING DATE OF THIS COMMUNICATION. Is sions of time may be available under the provisions of 37 CFR 1.13 SIX (6) MONTHS from the mailing date of this communication. period for reply specified above is less than thirty (30) days, a reply period for reply is specified above, the maximum statutory period we to reply within the set or extended period for reply will, by statute, eply received by the Office later than three months after the mailing indicated patent term adjustment. See 37 CFR 1.704(b).	66(a). In no event, however, may a reply be time within the statutory minimum of thirty (30) days illi apply and will expire SIX (6) MONTHS from cause the application to become ABANDONE	nely filed s will be considered timely. the mailing date of this communication. D (35 U.S.C. § 133).			
Status						
2a)⊠ 3)□	Responsive to communication(s) filed on <u>16 Ju</u> This action is FINAL . 2b) This Since this application is in condition for allowar closed in accordance with the practice under <i>E</i>	action is non-final. nce except for formal matters, pro				
Dispositi	on of Claims					
5)□ 6)⊠ 7)□	Claim(s) 1-10,14-41 and 44-57 is/are pending i 4a) Of the above claim(s) is/are withdraw Claim(s) is/are allowed. Claim(s) 1-10, 14-41 and 44-57 is/are rejected Claim(s) is/are objected to. Claim(s) are subject to restriction and/or	vn from consideration.				
Applicati	on Papers					
9) The specification is objected to by the Examiner.						
10)☐ The drawing(s) filed on is/are: a)☐ accepted or b)☐ objected to by the Examiner.						
Applicant may not request that any objection to the drawing(s) be held in abeyance. See 37 CFR 1.85(a). Replacement drawing sheet(s) including the correction is required if the drawing(s) is objected to. See 37 CFR 1.121(d).						
	The oath or declaration is objected to by the Ex					
Priority u	nder 35 U.S.C. § 119					
a)[Acknowledgment is made of a claim for foreign All b) Some * c) None of: 1. Certified copies of the priority documents 2. Certified copies of the priority documents	s have been received. s have been received in Application	on No			
	 Copies of the certified copies of the prior application from the International Bureau 		eu III tilis National Stage			
* S	ee the attached detailed Office action for a list of		ed.			
Attachment	(s)					
2) Notice 3) Inform	e of References Cited (PTO-892) e of Draftsperson's Patent Drawing Review (PTO-948) nation Disclosure Statement(s) (PTO-1449 or PTO/SB/08) No(s)/Mail Date	4) Interview Summary Paper No(s)/Mail Da 5) Notice of Informal P 6) Other:				

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DETAILED ACTION

1. This communication is in response to Applicants' amendment filed on 16 July 2004.

Status of Claims

2. Claims 1, 32, 37-41 and 44-57 are previously presented. Claims 2-10, 14-31, and 33-36 have been left as originally filed. Claims 11-13 and 42-43 have been cancelled. Therefore, claims 1-10, 14-41 and 44-57 are under prosecution in this application.

Summary of this Office Action

Applicant's arguments filed 16 July 2004 have been fully considered but they are not persuasive. Therefore. Claims 1-10, 14-41 and 44-57 stand rejected as stated in the previous office action, mailed 16 January 2004 and Applicant's request for allowance is respectfully declined.

Response to Amendment

4. Claims 1-10, 14-41 and 44-57 stand rejected under 35 U.S.C. § 103 as being unpatentable under Crandall Jr. (hereinafter Crandall) U.S. Patent 6,186,396 in view of Maes et al. (hereinafter

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Maes) U.S. Patent 6,016,476 in further view of Lin et al. (hereinafter Lin) U.S. Patent 6,076,060 as discussed in the previous office action mailed 16 January 2004.

5. Regarding independent claims 1 and 32, Applicant contests that the prior art fails to teach a) displaying all controls in the financial services information on the display screen of the terminal exclusively in text readable by the screen reading device and b) arranging the text displayed on the display screen of the terminal to be readable by the screen reading device in a pre-defined rational sequence for the visually impaired user in either or both of a top to bottom sequence and a left to right sequence to make semantic sense when ready by the screen reading device for the visually impaired user.

The Examiner respectfully disagrees, Maes clearly teaches a PDA device that includes a user interface/display. All financial information is displayed on the interface/display in a text format and may also be converted to speech by a screen reading device (column 5, lines 36-53). Continuing, the Examiner has relied upon Lin for the teaching of arranging the text displayed on the display screen of the terminal to be readable by the screen reading device in a pre-defined rational sequence for the visually impaired user in either or both of a top to bottom sequence and a left to right sequence to make semantic sense when read by the screen reading device for the visually impaired user. Lin teaches a computer method and apparatus to provide fast and efficient conversion of text in which the process of scanning text includes a predefined rational sequence in either or both of a top to bottom sequence and a left to right sequence to make semantic sense when read by the screen reading device (column 3, lines 45-53). Therefore

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claims 1 and 32 are rejected as stated in the previous office action and the remaining claims are rejected based upon their dependency.

6. In response to applicant's arguments, Applicant is reminded that, one cannot show nonobviousness by attacking references individually where the rejections are based on combinations of references. See *In re Keller*, 642 F.2d 413, 208 USPQ 871 (CCPA 1981); *In re Merck & Co.*, 800 F.2d 1091, 231 USPQ 375 (Fed. Cir. 1986).

Conclusion

7. THIS ACTION IS MADE FINAL. Applicant is reminded of the extension of time policy as set forth in 37 CFR 1.136(a).

A shortened statutory period for reply to this final action is set to expire THREE MONTHS from the mailing date of this action. In the event a first reply is filed within TWO MONTHS of the mailing date of this final action and the advisory action is not mailed until after the end of the THREE-MONTH shortened statutory period, then the shortened statutory period will expire on the date the advisory action is mailed, and any extension fee pursuant to 37 CFR 1.136(a) will be calculated from the mailing date of the advisory action. In no event, however, will the statutory period for reply expire later than SIX MONTHS from the mailing date of this final action.

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8. Any inquiry concerning this communication or earlier communications from the examiner should be directed to Stefano Karmis whose telephone number is (703) 305-8130. The examiner can normally be reached on M-F: 8-5.

If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, Vincent Millin can be reached on (703) 308-1065. The fax phone number for the organization where this application or proceeding is assigned is 703-872-9306.

Information regarding the status of an application may be obtained from the Patent Application Information Retrieval (PAIR) system. Status information for published applications may be obtained from either Private PAIR or Public PAIR. Status information for unpublished applications is available through Private PAIR only. For more information about the PAIR system, see http://pair-direct.uspto.gov. Should you have questions on access to the Private PAIR system, contact the Electronic Business Center (EBC) at 866-217-9197 (toll-free).

Respectfully Submitted Stefano Karmis 21 October 2004

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